

**PRESS RELEASE****OJK ISSUES REGULATION ON THE DEVELOPMENT AND STRENGTHENING OF  
FINANCING COMPANIES, INFRASTRUCTURE FINANCING COMPANIES, AND  
VENTURE CAPITAL COMPANIES**

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Jakarta, 13 January 2025. Indonesia Financial Services Authority (OJK) issued OJK Regulation (POJK) Number 35 of 2025 on the Amendment of Indonesia Financial Services Authority Regulation Number 46 of 2024 on the Development and Strengthening of Financing Companies, Infrastructure Financing Companies, and Venture Capital Companies (POJK 35/2025).

The regulation aims to enhance the roles, performance, and competitiveness of financing companies, infrastructure companies, and venture capital companies to become more flexible, efficient, and competitive.

This transformation is directed to prompt a stimulus and a more flexible room for companies in simplifying administrative regulation in alignment with principles of proportionality and effective risk management.

POJK 35/2025 is set to support the government's strategic policies, enhance business viability, and financial sector regulation harmonization that supports people's economic development.

POJK 35/2025 is effective as of its promulgation date on 22 December 2025, with the following regulatory substances:

1. Simplification of procedures and required documents for ownership changes without loss of control;
2. Acceleration of recommendation provision duration during securities issuance listing;
3. Adjustments of motor vehicle down payment provisions;
4. Adjustments of core capital to paid-in capital ratio for financing companies engaging in work capital financing through facilitation of work capital and multi-use financing by financing provisions;
5. Adjustments of core capital to paid-in capital ratio for financing companies engaging in work capital financing through facilitation of work capital without collateral;
6. Relaxation of digital financing services provisions through investment financing without physical/ face-to-face meeting;
7. Adjustments of net non-performing loans to health level ratio requirements for financing companies that will implement minimum of 0 percent of motor vehicle down payment financing provisions;

8. Adjustments of minimum equity fulfilment period transition and equity to paid-in capital ratio;
9. Adjustments of financing risk transfer; and
10. Incentive to provide financing despite of debtor's data history while upholding risk management.

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